

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: MCNISH, MICHAEL J.	§	Case No. 15-81974-TML
MCNISH, ROBYN M.	§	
	§	
Debtor(s)	§	

---

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JAMES E. STEVENS, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

U.S. Bankruptcy Court  
Stanley J. Roszkowski U.S. Courthouse  
327 South Church Street  
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30AM on 05/18/2016 in Courtroom 3100, United States Courthouse, 327 South Church Street  
Rockford, IL 61101 .

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 04/25/2016

By: /s/JAMES E. STEVENS

Trustee, Bar No.: 3128256

JAMES E. STEVENS  
6833 Stalter Drive  
Rockford, IL 61108  
(815) 962-6611  
jstevens@bslbv.com

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: MCNISH, MICHAEL J.  
MCNISH, ROBYN M.

§ Case No. 15-81974-TML

§

§

Debtor(s)

§

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 5,000.00  
*and approved disbursements of* \$ 40.00  
*leaving a balance on hand of* <sup>1</sup> \$ 4,960.00

**Balance on hand:** \$ 4,960.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 4,960.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JAMES E. STEVENS	1,250.00	0.00	1,250.00
Attorney for Trustee, Fees - Barrick, Switzer, Long, Balsley & Van Evera	1,782.00	0.00	1,782.00

Total to be paid for chapter 7 administration expenses: \$ 3,032.00

Remaining balance: \$ 1,928.00

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 1,928.00

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 1,928.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 474,711.34 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Hibu Inc f/k/a Yellowbook Inc	2,715.04	0.00	11.03
2	Navient Solutions, Inc	2,242.44	0.00	9.11
3	Navient Solutions, Inc	8,546.21	0.00	34.71
4	PYOD, LLC its successors and assigns as assignee	9,213.23	0.00	37.42
5	sallie mae	6,229.22	0.00	25.30
6	Capital One Bank (USA), N.A.	9,185.66	0.00	37.31
7	Fifth Third Bank	1,207.71	0.00	4.90
8	Fifth Third Bank	27,554.49	0.00	111.91
9	Fifth Third Bank	22,004.14	0.00	89.37

10	Navient Solutions, Inc.	20,172.20	0.00	81.93
11	BMO Harris Bank, N.A.	273,692.45	0.00	1,111.56
12	Citizens Bank NA	62,410.23	0.00	253.47
13	CENTEGRA HOSPITAL	1,453.95	0.00	5.91
14	FIRST NATIONAL BANK OF OMAHA	2,289.11	0.00	9.30
15	FIRST NATIONAL BANK OF OMAHA	1,423.07	0.00	5.78
16	FIRST NATIONAL BANK OF OMAHA	3,294.57	0.00	13.38
17	FIRST NATIONAL BANK OF OMAHA	7,770.18	0.00	31.56
18	FIRST NATIONAL BANK OF OMAHA	13,307.44	0.00	54.05

Total to be paid for timely general unsecured claims: \$ 1,928.00

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/JAMES E. STEVENS

Trustee, Bar No.: 3128256

JAMES E. STEVENS  
6833 Stalter Drive  
Rockford, IL 61108  
(815) 962-6611  
jstevens@bslbv.com

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 7 of 7**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Michael J. McNish  
 Robyn M. McNish  
 Debtors

Case No. 15-81974-TML  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-3

User: cshabez  
 Form ID: pdf006

Page 1 of 1  
 Total Noticed: 12

Date Rcvd: Apr 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2016.

db/jdb	+Michael J. McNish, Robyn M. McNish, 306 W. Broadway Street, McHenry, IL 60050-6260
24065052	+BMO Harris Bank, N.A., c/o Sarah K. Lash, Esq., 30 S. Wacker Dr., Suite 2600, Chicago, IL 60606-7512
24042248	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
24226656	+Citizens Bank NA, Charles Koutsogiane AVP, One Citizens Dr. Managed Assets ROP30B, Riverside, RI 02915-3019
24271822	+FIRST NATIONAL BANK OF OMAHA, Brumbaugh and Quandahl, P.C., 4885 South 118th Street, Suite 100, OMAHA, NE 68137-2241
24050957	+Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
23683103	+Hibu Inc f/k/a Yellowbook Inc, c/o RMS Bankruptcy Recovery Services, P.O. Box 361345, Columbus, OH 43236-1345
23997610	Navient Solutions, Inc, PO BOX 9640, Wilkes-Barre, PA 18773-9640
24062668	Navient Solutions, Inc. Department of Education, Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

24259951	+E-mail/Text: bankruptcy@hraccounts.com Apr 27 2016 01:26:14 CENTEGRA HOSPITAL, C/O H AND R ACCOUNTS INC, PO BOX 672, MOLINE IL 61266-0672
24003399	+E-mail/PDF: resurgentbknofications@resurgent.com Apr 27 2016 01:21:24 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
24017326	+E-mail/Text: ebn_bkrt_forms@salliemae.com Apr 27 2016 01:28:53 sallie mae, PO Box 3319, wilmingon, DE 19804-4319

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

24056137*	+Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
24051073*	+Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 28, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2016 at the address(es) listed below:

Carole J. Ryczek	on behalf of U.S. Trustee Patrick S Layng	carole.ryczek@usdoj.gov
George P Hampilos	on behalf of Debtor 1 Michael J. McNish	georgehamp@aol.com,
	kris@hampilos-langley.com	
George P Hampilos	on behalf of Debtor 2 Robyn M. McNish	georgehamp@aol.com,
	kris@hampilos-langley.com	
James E Stevens	on behalf of Trustee James E Stevens	jimstevens@bslbv.com, IL48@ecfcbis.com
James E Stevens	jimstevens@bslbv.com,	IL48@ecfcbis.com
Patrick S Layng	USTPRegion11.MD.ECF@usdoj.gov	
Sarah K Lash	on behalf of Creditor c/o Sarah Lash BMO Harris Bank, as Successor to the FDIC as Receiver for Amcore Bank, N.A.	slash@chuhak.com, nmatthiscyk@chuhak.com

TOTAL: 7